

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:

OSGOOD, KEITH R
HARRINGTON, TONI J

Debtor(s)

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§
§
§
§

Case No. 08-03358 ABG

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 08-03358 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: OSGOOD, KEITH R
HARRINGTON, TONI J
For Period Ending: 04/23/10

Trustee Name: JOSEPH E. COHEN
Date Filed (f) or Converted (c): 02/14/08 (f)
341(a) Meeting Date: 03/17/08
Claims Bar Date: 10/15/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RESIDENCE	230,000.00	0.00		0.00	0.00
2. TIME SHARE	7,000.00	0.00		0.00	0.00
3. CHECKING	400.00	0.00		0.00	0.00
4. HOUSEHOLD GOODS	2,500.00	0.00		0.00	0.00
5. PAINTINGS	2,000.00	0.00		0.00	0.00
6. BOW AND ARROW, GUN	300.00	0.00		0.00	0.00
7. TAX REFUND	6,000.00	1,000.00		829.00	171.00
8. VEHICLE	3,000.00	0.00		0.00	0.00
9. BOAT	7,500.00	2,500.00		0.00	2,500.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.72	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$258,700.00	\$3,500.00	\$829.72	\$2,671.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE INVESTIGATING POSSIBLE INCOME TAX REFUND. TRUSTEE PREPARING FINAL REPORT.

Initial Projected Date of Final Report (TFR): 11/30/09 Current Projected Date of Final Report (TFR): 02/28/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-03358 -ABG
Case Name: OSGOOD, KEITH R
HARRINGTON, TONI J
Taxpayer ID No: *****2980
For Period Ending: 04/23/10

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7073 BofA - Money Market Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/15/08	7	Tony Harrington	BALANCE FORWARD				0.00
			Tax refund	1124-000	829.00		829.00
			Income tax refund				
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.05		829.05
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.10		829.15
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.11		829.26
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.08		829.34
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.06		829.40
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		829.45
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		829.46
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		829.47
02/28/09	000301	International Sureties, Ltd. 701 Poydras St. Suite 420 New Orleans, LA 70139	Bond premium	2300-000		0.68	828.79
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		828.80
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.82
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.84
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.86
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.88
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.90
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.92
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.94
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.96
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.98
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		829.00
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		829.02
03/26/10	000302	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		0.99	828.03
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		828.05

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-03358 -ABG
Case Name: OSGOOD, KEITH R
HARRINGTON, TONI J
Taxpayer ID No: *****2980
For Period Ending: 04/23/10

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7073 BofA - Money Market Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Account *****7073	Balance Forward	0.00					
	1 Deposits	829.00				2 Checks	1.67
	21 Interest Postings	0.72				0 Adjustments Out	0.00
						0 Transfers Out	0.00
	Subtotal	\$ 829.72				Total	\$ 1.67
	0 Adjustments In	0.00					
	0 Transfers In	0.00					
	Total	\$ 829.72					

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-03358 Page 1 Date: April 23, 2010
Debtor Name: OSGOOD, KEITH R Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$14,271.72	\$0.00	\$14,271.72
000002 070 7100-00	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$8,810.94	\$0.00	\$8,810.94
000003 070 7100-00	Discover Bank/DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$8,722.70	\$0.00	\$8,722.70
000004 070 7100-00	Bankcard Services PO Box 1111 Madison, WI 53701	Unsecured		\$32,950.92	\$0.00	\$32,950.92
000005 070 7100-00	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$16,469.00	\$0.00	\$16,469.00
000006 070 7100-00	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$9,465.37	\$0.00	\$9,465.37
000007 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$25,758.36	\$0.00	\$25,758.36
000008 070 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured		\$14,334.69	\$0.00	\$14,334.69
Case Totals:				\$130,783.70	\$0.00	\$130,783.70

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-03358 ABG
Case Name: OSGOOD, KEITH R
HARRINGTON, TONI J
Trustee Name: JOSEPH E. COHEN

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: JOSEPH E. COHEN</u>	\$ _____	\$ _____
<u>Attorney for trustee:</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other:</u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>LVNV Funding LLC its</i>		
<u>000001</u>	<u>successors and assigns as</u>	<u>\$</u>	<u>\$</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000002</u>	<u>LVNV Funding LLC its successors and assigns as</u>	<u>\$</u>	<u>\$</u>
<u>000003</u>	<u>Discover Bank/DFS Services LLC</u>	<u>\$</u>	<u>\$</u>
<u>000004</u>	<u>Bankcard Services</u>	<u>\$</u>	<u>\$</u>
<u>000005</u>	<u>CHASE BANK USA</u>	<u>\$</u>	<u>\$</u>
<u>000006</u>	<u>CHASE BANK USA</u>	<u>\$</u>	<u>\$</u>
<u>000007</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	<u>\$</u>	<u>\$</u>
<u>000008</u>	<u>FIA CARD SERVICES, N.A./BANK OF AMERICA</u>	<u>\$</u>	<u>\$</u>

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.